

Entered: November 25th, 2020

Signed: November 25th, 2020

**SO ORDERED**



*Nancy V. Alquist*  
NANCY V. ALQUIST  
U. S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
(NORTHERN DIVISION)**

**In Re:**

\*

**GREGORY LASEK**

\*

Case No.: 20-18230

Debtor

\*

Chapter 7

\* \* \* \* \*

**CRAIG FADEM**

**HOWARD GOLDSTEIN**

\*

Plaintiffs

\*

v.

\*

Adversary No. 20-00313

**GREGORY LASEK**

\*

Defendant

\*

\* \* \* \* \*

**STIPULATION AND CONSENT ORDER DECLARING DEBT TO BE  
NONDISCHARGEABLE AND DISMISSING ADVERSARY PROCEEDING**

Craig Fadem and Howard Goldstein ("Plaintiffs") by their undersigned counsel and Gregory Lasek ("Defendant") pro se, hereby stipulate and agree as follows:

WHEREAS, on September 9, 2020 (the "Petition Date") the Defendant filed a voluntary petition for relief (the "Second Bankruptcy") under Chapter 7 of Title 11 of the United States Code (the "Bankruptcy Code"); and

WHEREAS, the Defendant has filed a prior voluntary Chapter 7 petition on August 2, 2011, Case No. 11-25816 RAG (the "First Bankruptcy");

WHEREAS, in the First Bankruptcy, Defendant agreed to reaffirm the debt owed to Plaintiffs and Defendant's then counsel submitted the reaffirmation to the Court for approval on December 30, 2011. The Court granted approval conditioned upon the other creditors receiving notice of the agreement and being given an opportunity to object; and

WHEREAS, rather than submit the agreement to the creditors as directed, Defendant's then counsel filed a notice on May 3, 2012 withdrawing the reaffirmation agreement and falsely indicated to this Court that he had sent a copy of the notice to Plaintiff Fadem; and

WHEREAS, Defendant denies that he gave permission to his then counsel to withdraw the reaffirmation agreement and Defendant continued to acknowledge the validity of the debt even after his counsel committed this fraudulent act which none of the parties were never made aware of..

WHEREAS, after Defendant failed to make payments as agreed on the debt, on October 30, 2013, the Plaintiffs obtained a judgment against the Defendant (the "Judgment") in the Circuit Court for Baltimore County, which totaled \$1,036,881.25, plus accruing interest (the "Judgment Debt").

WHEREAS, the Defendant signed a statement in which he acknowledged the non-dischargeability of the debt.

WHEREAS, in their adversary complaint, the Plaintiffs alleged that the Judgment Debt owed by the Defendant to the Plaintiffs is non-dischargeable pursuant to § 523(a)(2)(A) on the grounds that the money obtained by Defendant from Plaintiffs was obtained by false pretenses, a false representation, or actual fraud.

WHEREAS, the Defendant has not filed an Answer to the Adversary Proceeding; and

WHEREAS, the Plaintiff and Defendant wish to resolve all matters and issues regarding the Complaint;

NOW, THEREFORE, for good and valuable consideration, Plaintiffs and Defendant agree and it is hereby

ORDERED, that the Judgment Debt owed by Defendant to Plaintiff in the amount of \$829,505.00 plus attorney's fees of \$124,425.75 plus interest accruing after the judgment

date is hereby declared nondischargeable pursuant to § 523(a)(2)(A); and it is further

ORDERED, that the Judgment Debt cannot be discharged in any subsequent bankruptcy case of the Defendant, or in a case commenced as a result of the conversion of the Second Bankruptcy to a case under a different chapter of the Bankruptcy Code; and it is further

ORDERED, that this Consent Order and its terms shall be binding upon any trustee or receiver appointed in this case or any other case under the Bankruptcy Code; and it is further

ORDERED, that the Plaintiffs are permitted to immediately take all action necessary to file, record, enroll and index this Consent Order with the appropriate state circuit court.

AGREED AND CONSENTED TO:

/S/ DARREN MARGOLIS

Darren Margolis 023806

Darren Margolis, P.A.

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Baltimore, MD 21208

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Attorney for Plaintiffs Howard Goldstein & Craig Fadem

/S/ GREGORY LASEK

Gregory Lasek - pro se

9715 Morning View Circle

Perry Hall, Maryland 21128

Defendant pro se

**CERTIFICATION PURSUANT TO ADMINISTRATIVE ORDER**  
**NO. 03-02, Exhibit A, §V.B.1.**

I HEREBY CERTIFY that the terms of the copy of the consent order submitted to the Court are identical to those set forth in the original consent order; and the signatures represented by the /s/ Darren Margolis and /s/ Gregory Lasek on this copy reference the signatures of consenting parties on the original consent order.

/s/ Darren Margolis

Copies to:

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**End of Order**